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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

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Attorneys for Ditech Financial LLC

In Re:

Wade N. Cohen,

Debtor.

Order Filed on March 2.

Order Filed on March 2, 2018 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No.: 16-31482 ABA

Adv. No.:

Hearing Date: 1/11/17 @ 10:00 a.m.

Judge: Andrew B. Altenburg, JR

ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S CHAPTER 13 PLAN

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED**

DATED: March 2, 2018

Honorable Andrew B. Altenburg, Jr. United States Bankruptcy Court Page 2

Debtor: Wade N. Cohen Case No.: 16-31482 ABA

Caption: ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO

DEBTOR'S CHAPTER 13 PLAN

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Ditech Financial, LLC, holder of a mortgage on real property located at 23 Tenby Chase Drive, Voorhees, NJ, 08043, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Kimberly A. Wilson, Esquire, attorney for Debtor, Wade N. Cohen, and for good cause having been shown;

It **ORDERED**, **ADJUDGED** and **DECREED** that Debtor agrees to attempt to sell the subject property by August 2018; and

It **ORDERED**, **ADJUDGED** and **DECREED** that Debtor shall make post-petition payments directly to Secured Creditor outside of the plan in accordance with the terms of the Court's loss mitigation order;

It is **FURTHER ORDERED**, **ADJUDGED** and **DECREED** that in the event loss mitigation is unsuccessful, Debtor is responsible for the difference between the loss mitigation payment and the regular payment for the months this loan was in the loss mitigation program; and

It is **FURTHER ORDERED**, **ADJUDGED** and **DECREED** that if the sale of the property is unsuccessful, Debtor shall modify the plan to address Secured Creditor's pre-petition arrears, either by curing the arrears, surrendering the subject property, or in a manner otherwise permitted by the code; and

It is **FURTHER ORDERED**, **ADJUDGED** and **DECREED** that the Trustee shall not make disbursements on Secured Creditor's proof of claim while Debtor is seeking a loan modification;

It is **FURTHER ORDERED**, **ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.